

# PHYSICIAN AND SURGEON GROUPS

Allied World understands the many challenges physicians and surgeons face in today's healthcare environment. New technology, structural shifts, and regulatory oversight are straining healthcare systems and significantly impacting the way physicians and surgeons practice medicine. Our policy provides meaningful and responsive coverage that anticipates the exposures of today's market.



## COVERAGE HIGHLIGHTS

- **Professional Liability Coverage** – designed for physicians groups, includes entity coverage and is offered on an individual or shared limit basis
- **Peer Review, Accreditation/Standards Review and Quality Assurance Coverage** – covers an insured's activities as a member of an authorized peer review, accreditation or standards review committee/board, or in their performance of quality assurance activities
- **Broad Definition of Insured** – includes coverage for mid-level practitioners, locum tenens and all employees and volunteers while acting within the scope of their duties
- **Consent to Settle** – duty to defend policy; requires First Named Insured consent to settle
- **Vicarious Liability Coverage** – for claims arising out of medical professional incidents
- **ERP Coverage** – extended reporting period or "tail" coverage available at no additional charge in the event of death, disability and retirement (certain eligibility requirements apply)

## SUPPLEMENTAL COVERAGE

- **Disciplinary Proceedings Coverage\*** – reimbursement of defense expenses for disciplinary proceedings for a medical professional incident
- **Deposition/Subpoena Legal Expense Coverage\*** – attorney's fees and expenses to prepare the insured for a deposition or subpoena for a medical professional incident
- **Lost Earnings and Expenses\*** – reimbursement for an insured to attend a deposition, trial, hearing or arbitration for a covered claim (does not apply in the event of a disciplinary proceeding)

\* up to the established limits

## ADDITIONAL COVERAGE OPTIONS

- **General Liability Coverage** – offered on an occurrence basis via endorsement
- **Employee Benefits Coverage** – offered on a claims-made basis via endorsement
- **Sexual Misconduct Coverage** – offered via endorsement

## LIMITS

Limits of Liability – \$1M/\$3M with excess limits available

## OPTIONAL CYBER PROTECTION

Recognizing that insureds have different cyber protection needs, Allied World offers a suite of Specified Response Vendor Solution (SRVS) policies that provide flexible coverage, built-in cyber risk management solutions and, should a privacy breach occur, turnkey data breach response services. Clients can select the end-to-end cyber coverage option that best fits their needs.

## VALUE-ADDED EXTRAS

- In-house Risk Management services that include a "24/7" toll-free Hotline, education programs, and assistance with developing policy and procedures
- Dedicated Claims Team with extensive medical industry experience
- Knowledge that your insurer will be there whenever needed. Allied World maintains a disciplined business approach with a conservative balance sheet, strong financial ratings and solid capital base to give clients confidence that we keep our promises.

## CONTACTS

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